

We Claim:

1. A method for a client to authorize an automated clearance house (ACH) transaction, the method comprising the steps of:

- a) providing an online web interface to a financial services provider network;
- b) allowing secure access to the online web interface;
- c) providing set-up and authorization information;
- d) accepting set-up and authorization information and criteria; and
- e) executing an authorized ACH transaction based on the set-up and authorization information.

2. The method of claim 1, further comprising the steps of

- f) modifying the set-up and authorization information and criteria;
- g) accepting the modified client set-up and authorization information and criteria;

and

- h) providing notice of the executed ACH transaction.

3. The method of claim 2, further comprising the step of providing access to the inputted set-up and authorization information and criteria and ACH transactions history.

4. The method of claim 1, wherein the ACH transaction is a recurring, non-recurring or one-time ACH transaction.

5. The method of claim 4, wherein the ACH transaction is an ACH-in transaction that electronically transfers client funds from a client account at a third party financial institution to at least one client account at the financial service provider.

6. The method of claim 2, wherein the inputted set-up and authorization information and criteria comprises:

routing numbers for a client third party financial institution,
at least one client account number at the client third party financial institution and financial service provider;
amount of funds to be transferred between at least one client account in the client third party financial institution and at least one client account at the financial service provider; and
criteria indicating a recurring, non-recurring or one-time ACH transaction.

7. A method for authorizing an automated clearance house (ACH) transaction, the method comprising the steps of:

- a) providing an online web interface on a financial services provider network;
- b) allowing secure access to the online web interface via the internet;
- c) receiving authorization information and criteria at the interface;
- d) accepting and acknowledging the authorization information and criteria;
- e) automatically executing an authorized ACH transaction based on the authorization information.

8. The method of claim 7, further comprising the steps of:

- f) notifying the client of the executed ACH transaction.
- g) enabling modification of the authorization information; and
- h) accepting and acknowledging the modified authorization information.

9. The method of claim 8, wherein the access to the online web interface is via a computer having a web browser application.

10. The method of claim 7, wherein the ACH transaction is a recurring, non-recurring or one-time ACH transaction.

11. The method of claim 10, wherein the ACH transaction is an ACH-in transaction.

12. The method of claim 8, wherein the inputted authorization information includes information selected from the group consisting of:

- routing numbers for a third party financial institution;
- an account number at a third party financial institution;
- an amount of funds to be transferred; and
- criteria indicating a recurring, non-recurring or one-time ACH transaction.

13. A method for a client to individually set-up and authorize an automated clearance house (ACH) in transaction, the method comprising the steps of:

- a) providing an online web interface on a financial services provider network;
- b) allowing a client to securely access the online web interface via a client computer having a web browser application;
- c) permitting the client to input authorization information and criteria via the client computer;
- d) accepting and acknowledging the authorization information and criteria;
- e) automatically executing an authorized ACH-in transaction based on the client inputted authorization information and criteria to electronically transfer client funds from a client account at a third party financial institution to at least one client account at the financial service provider;
- f) notifying the client of the completed ACH-in transaction; and
- g) enabling the client to modify the authorization information and criteria.

14. The method of claim 13, further comprising the step of accepting and acknowledging the modified authorization information and criteria.

15. The method of claim 13, wherein the ACH-in transaction is a recurring, non-recurring or one-time ACH-in transaction.

16. The method of claim 14, wherein the inputted authorization information and criteria comprises:

routing numbers for a client third party financial institution,

at least one client account number at the client third party financial institution and financial service provider;

amount of funds to be transferred between at least one client account in the client third party financial institution and at least one client account at the financial service provider; and

criteria indicating a recurring, non-recurring or one-time ACH-in transaction.